

### **Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (Currently amended) A method of enabling payment of bills, the method including the steps of

providing a bill, the bill containing human-readable information indicative of at least one parameter relating to a requested payment and coded data indicative of an identity of the bill and of a plurality of reference points, ~~its own location on the bill~~, the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information;

receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of the identity of the bill and a position of the sensing device relative to the bill, ~~the indicating data having been generated by the sensing device using at least some of the coded data it sensed wherein the sensing device~~, when placed in an operative position relative to the information, senses the corresponding coincident coded data, and generates the indicating data using the sensed coded data~~the bill~~; and

identifying, in the computer system and from the indicating data, the at least one parameter relating to the requested payment.

2. (Previously presented) The method of claim 1 in which said at least one parameter relating to the requested payment is associated with at least one zone of the bill and in which the method includes identifying, in the computer system and from the zone indicated by the position of the sensing device as indicated by the indicating data, said at least one parameter.

3. (Previously presented) The method of claim 2, wherein the indicating data includes movement data indicative of movement of the sensing device relative to the bill, the sensing device having generated the movement data using at least some of the coded data, and wherein the at least one parameter is identified in the computer system by determining that the movement was at least partially within said at least one zone.

4. (Currently amended) A method of enabling payment of bills, the method including the steps of:

providing a bill, the bill containing human-readable information indicative of at least

one parameter relating to a requested payment and coded data indicative of its own location on the bill and of the at least one parameter of the requested payment, the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information;

receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of said at least one parameter and of movement of the sensing device relative to the bill, wherein the sensing device when moved in an operative position relative to the information, senses at least some of the corresponding coincident coded data, having generated ~~generates~~ the indicating data using the ~~by sensing sensed~~ at least some of the coded data ~~when the sensing device was moved relative to the bill;~~ and

interpreting, in the computer system, said movement of the sensing device as it relates to said at least one parameter.

5. (Currently amended) A method of enabling payment of bills by a user, using a bill that includes human-readable information and coded data indicative of an identity of the bill and of its own location on the bill the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information, the method including the steps of:

receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of an identity of the user and of the identity of the bill, wherein the sensing device, when placed in an operative position relative to the information, senses at least some of the corresponding coincident coded data and generates the indicating data using the sensed coded data ~~having determined the indicating data related to the identity of the user and using identity data stored in the sensing device and having determined the indicating data related to the identity of the form by sensing at least some of the coded data;~~ and

identifying, in the computer system and from the indicating data, a requested payment.

6. (Previously presented) The method of claim 5, the coded data also being indicative of at least one parameter of the requested payment, wherein the indicating data includes parameter information indicative of the at least one parameter of the requested payment, the sensing device having determined the parameter information using at least some of the sensed coded data.

7. (Previously presented) The method of claim 6, which includes receiving, in the computer system, movement data from the sensing device indicative of movement of the sensing device relative to the bill, the sensing device having generated the movement data.

8. (Previously presented) The method of any one of claims 2, 4 or 6 in which the at least one parameter is an action parameter of the requested payment, the method including effecting, in the computer system, an operation in respect of the action parameter.

9. (Original) The method of claim 8 in which the action parameter of the requested payment is selected from the group comprising:

requesting that payment be made, specifying a payment amount or resetting the bill to an original state.

10. (Previously presented) The method of any one of claims 3, 4 or 7 in which the at least one parameter is an option parameter of the requested payment, the method including identifying, in the computer system, that a hand-drawn mark has been entered on the bill by means of the sensing device and effecting, in the computer system, an operation associated with the option parameter.

11. (Original) The method of claim 10 in which the option parameter is associated with at least one of:

cardholder name, payment method or credit card type.

12. (Previously presented) The method of any one of claims 3, 4 or 7 in which the at least one parameter is a text parameter of the requested payment, the method including identifying, in the computer system, that handwritten text data has been entered by means of the sensing device and effecting, in the computer system, an operation associated with the text parameter.

13. (Original) The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14. (Original) The method of claim 13 in which the text parameter is associated with at

least one of:

a cardholder name, an amount paid or a card expiry date.

15. (Previously presented) The method of any one of claims 3, 4 or 7 in which the at least one parameter is an authorization parameter of the requested payment, the method including identifying, in the computer system, that a handwritten signature has been entered by means of the sensing device and effecting, in the computer system, an operation associated with the authorization parameter.

16. (Original) The method of claim 15 which includes verifying, in the computer system, that the signature is that of a particular person.

17. (Original) The method of claim 16 in which the authorization parameter is associated with payment authorization.

18. (Previously presented) The method of any one of claims 1, 4 or 5, wherein the providing step includes receiving a request from a user to print the bill on demand, and printing the bill on demand.

19. (Cancelled).

20. (Previously presented) The method of claim 1, wherein the coded data is invisible.

21. (Previously presented) The method of claim 1 or 5 which includes retaining a retrievable record of each bill generated, each of the generated bills being retrievable using its identity as contained in its coded data.

22. (Original) The method of any one of claims 1, 4 or 5 which includes distributing a plurality of the bills using a mixture of multicast and pointcast communications protocols.

23. (Original) The method of claim 1 or 4 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular person and in which the method includes monitoring, in the computer system, said identity.

24. (Original) The method of any one of claims 1, 4 or 5 which includes providing all required information relating to the requested payment in the bill to eliminate the need for a separate display device.

25. (Original) The method of any one of claims 1, 4 or 5 in which the bill is printed on multiple pages and in which the method includes binding the pages.

26. (Previously presented) The method of any of claims 1, 4 or 5 wherein:  
the step of providing the bill is done by sending the bill by mail.

27. (Previously presented) The method of any one of claims 1, 4 or 5, further including the step of causing a printer to print a payment receipt after a payment has been completed.

28. (Original) The method of claim 27, wherein the payment receipt comprises coded data indicative of the identity of the receipt.

29. (Currently amended) A system for enabling payment of bills, the system including a bill containing: human-readable information indicative of at least one parameter relating to a requested payment; and coded data indicative of an identity of the bill and of its own location on the bill a plurality of reference points, the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information; and

a computer system configured and programmed to:

receive indicating data from a sensing device, the indicating data being indicative of the identity of the bill and a position of the sensing device relative to the bill, wherein the sensing device, having sensed at least some of the coded data when placed in an operative position relative to the form and having used at least some of the coded data to generate the indicating data information, senses the corresponding coincident coded data, and generates the indicating data using the sensed coded data; and

identify at least one parameter relating to the requested payment.

30. (Original) The system of claim 29 in which said at least one parameter relating to the requested payment is associated with at least one zone of the bill.

31. (Original) The system of claim 29 which includes the sensing device, the sensing device sensing its movement relative to the bill using at least some of the coded data.

32. (Currently amended) A system for enabling payment of bills, the system including:

a bill containing: information indicative of at least one parameter relating to a requested payment and coded data indicative of its own location on the bill and of the at least one parameter, of the requested paymentthe information and coded data having been printed substantially simultaneously, and at least some of the corresponding coincident coded data being coincident with the information; and

a computer system programmed and configured to

receive indicating data from a sensing device, the indicating data being indicative of said at least one parameter and of movement of the sensing device relative to the bill, wherein the sensing device, when moved in an operative position relative to the billinformation, having sensed at least some of the coded data, and having determined generates the indicating data using at least some of the sensed coded data; and

interpret, from the indicating data, said movement of the sensing device as it relates to said at least one parameter .

33. (Currently amended) A system for enabling payment of bills, the system including:

a bill including human-readable information and coded data indicative ~~of its own location on the bill and of an identity of the bill~~ the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information; and

a computer system programmed and configured to:

receive indicating data from a sensing device, the indicating data being indicative of an identity of a person and the identity of the bill, wherein the sensing device, when placed in an operative position relative to the information, senses at least some of the corresponding coincident coded data and generates the indicating data using the sensed coded data and using identity data stored in the sensing device~~having determined the indicating data related to the identity of the user using identity data stored in the sensing device and having determined the indicating data relating to the identity of the form by sensing at least some of the coded data;~~ and

identify, from the indicating data, a requested payment.

34. (Previously presented) The system of claim 33 in which the coded data is also indicative of at least one parameter of the requested payment, the indicating data also being indicative of the at least one parameter, wherein the computer system is configured and programmed to interpret the bill paying transaction using said at least one parameter of the requested payment.

35. (Previously presented) The system of claim 33, further including the sensing device, wherein indicating data includes movement data generated by the sensing device by sensing its movement relative to the bill.

36. (Original) The system of any one of claims 29, 32 or 34 in which said at least one parameter of the requested payment is selected from the group comprising an action parameter of the requested payment, an option parameter of the requested payment, a text parameter of the requested payment, or an authorization parameter of the requested payment.

37. (Original) The system of claim 36 in which the action parameter of the requested payment is selected from the group comprising:

requesting that payment be made, specifying a payment amount, or resetting the bill to an original state.

38. (Original) The system of claim 36 in which the option parameter is associated with at least one of:

cardholder name, payment method, or credit card type.

39. (Original) The system of claim 36 in which the text parameter is associated with at least one of:

a cardholder name, an amount paid, or a card expiry date.

40. (Original) The system of claim 36 in which the authorization parameter is associated with payment authorization.

41. (Original) The system of any one of claims 31, 32 or 35 in which the sensing device includes a marking nib.

42. (Original) The system of claim 31 or 32 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular person.

43. (Original) The system of any one of claims 29, 32 or 33 in which the bill is printed on a surface of a surface-defining means and in which the system includes a printer for printing the bill on demand.

44. (Previously presented) The system of claim 43 in which the printer is configured to print the coded data at the same time as printing the bill or payment receipt.

45. (Original) The system of any one of claims 29, 32 or 33 in which the coded data is substantially invisible.

46. (Original) The system of claim 29 or 33 which includes a database for keeping a retrievable record of each bill generated, each bill being retrievable by using its identity as included in its coded data.

47. (Original) The system of claim 43 in which, to cater for a bill printed on multiple pages, the printer includes a binding means for binding the pages.

48. (Currently amended) A method of supporting a user in performing online bill payment using a printed form, the printed form containing:

information indicative of at least one parameter relating to a bill paying transaction;  
and

coded data indicative of an identity of the form and of a plurality of reference points~~its own location on the form~~, the information and the coded data of the form having been printed substantially simultaneously, and at least some of the coded data being coincident with the information;

the method including the steps of:

receiving, in a computer system, indicating data from a sensing device operated by the user, the indicating data being indicative of an identity of the form and of a position of the sensing device relative to the form, ~~the indicating data having been generated by wherein~~



the sensing device, ~~using at least some of the coded data it sensed when placed in an operative position relative to the form~~ the information, senses the corresponding coincident coded data, and generates the indicating data using the sensed coded data; and

identifying, in the computer system and from the indicating data, at least one parameter relating to the bill paying transaction.

49. (Currently amended) A method of supporting a user in performing online bill paying using a printed form containing:

information indicative of at least one parameter relating to a bill paying transaction; and

~~coded data indicative of its own location on the bill and of the~~ at least one parameter of the bill paying transaction, the information and coded data of the form having been printed substantially simultaneously and at least some of the coded data being coincident with the information;

the method including the steps of:

receiving, in a computer system, indicating data from a sensing device operated by the user, the indicating data being indicative of said at least one parameter and of movement of the sensing device relative to the form, wherein the sensing device, having generated the indicating data by sensing at least some of the coded data when the sensing device was moved in an operative position relative to the form information, senses the corresponding coincident coded data, and generates the indicating data using the sensed coded data; and

interpreting, in the computer system, said movement of the sensing device as it relates to said at least one parameter.

50. (Currently amended) A method of supporting a user in performing online bill paying using a printed form containing information indicative of at least one parameter relating to a bill paying transaction, the form including coded data indicative of ~~its own location on the bill and of an identity of the form,~~ information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information, the method including the steps of:

receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of an identity of the user and of the identity of the form, wherein the sensing device, having determined the indicating data related to the identity of the user using identity data stored in the sensing device and having determined the indicating data relating

~~to the form by sensing at least some of the coded data~~when placed in an operative position relative to the information, senses at least some of the corresponding coincident coded data and generates the indicating data using the sensed coded data and using identity data stored in the sensing device; and

identifying, in the computer system and from the indicating data, a bill paying transaction.

51. (Currently amended) A method of supporting a user in performing online bill payment using a printed form containing:

information indicative of at least one parameter relating to a bill paying transaction; and

~~its own location on the form~~, the information and the coded data of the form having been printed substantially simultaneously and at least some of the coded data being coincident with the information;

the method including the steps of:

sensing at least some of the coincident coded data using a sensing device placed in an operative position relative to the ~~form~~corresponding information;

generating indicating data in the sensing device using at least some of the sensed coded data, the indicating data being indicative of an identity of the form and of a position of the sensing device relative to the form; and

sending the indicating data to a computer system that is configured to interpret, from the indicating data, the at least one parameter relating to the bill paying transaction.

52. (Currently amended) A method of supporting a user in performing online bill paying using a printed form containing:

information indicative of at least one parameter relating to a bill paying transaction; and

~~its own location on the bill and of the~~ at least one parameter of the bill paying transaction, the information and coded data of the form having been printed substantially simultaneously and at least some of the coded data being coincident with the information;

the method including the steps of:

sensing at least some of the coincident coded data using a sensing device placed in

an operative position relative to the ~~form~~corresponding information;

generating indicating data in the sensing device using at least some of the sensed coded data as the sensing device is moved relative to the forms, the indicating data being indicative of said at least one parameter and of movement of the sensing device relative to the form; and

sending the indicating data to a computer system that is configured to interpret, from the indicating data, said movement of the sensing device as it relates to said at least one parameter.

53. (Currently amended) A method of supporting a user in performing online bill paying using a printed form containing information indicative of at least one parameter relating to a bill paying transaction, the form including coded data indicative of its own location on the bill and of an identity of the form the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information, the method including the steps of:

sensing at least some of the coincident coded data using a sensing device placed in an operative position relative to the ~~form~~corresponding information;

generating indicating data in the sensing device, the indicating data being indicative of an identity of the user and of the identity of the form, the sensing device having determined the indicating data related to the identity of the user using identity data stored in the sensing device and having determined the indicating data relating to the form ~~by sensing at least some of the~~ using the sensed coded data; and

sending the indicating data to a computer system that is configured to interpret, from the indicating data, a bill paying transaction.